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September 19, 2005

FDIC San Francisco Regional Office
John F. Carter Director
25 Jessie Street at Ecker Square, Suite 2300
San Francisco, CA 94105

Dear Sir:

I am writing in regards to Wal-Mart's application for an FDIC-insured ILC charter. I go to college and also work two jobs right now, one of which will be ending soon due to poor sales and not enough working hours for me to make the money I need to live on. We compete daily with Wal-Mart and they are hurting our business more & more. Soon there will be no more other stores around, hurting the small businesses is not the way to help our economy. I am afraid for my jobs and my future as well as our communities businesses.

Wal-Mart's application for the FDIC-insured ILC charter should be DENIED!! Please don't let Wal-Mart take over everything.

Sincerely,

Jennelle R. Riley
Leon, NY